

MARKED-UP VERSION SHOWING CHANGES MADE TO INDEPENDENT
CLAIM 42:

42. (Amended) An apparatus for providing financial information and/or investment information, comprising:

a receiver, wherein the receiver receives a request to receive information regarding a change in at least one factor [along with] and information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account[, wherein the request is received from a communication device associated with an individual];

* *Note: deletion.*

a processor, wherein the processor detects the
change in the at least one factor, and further wherein the
processor processes the request and generates at least one
of a signal, a message, and a report, containing
information regarding the change in the at least one factor
along with information regarding the correlation of the at
least one factor with the at least one of a stock, a bond,
a security, securities, a portfolio of securities, a market
instrument, an index instrument, a financial market, a
market index, a mutual fund, a trust, a currency,
currencies, a commodity, commodities, a foreign exchange
rate, an interest rate, a utility service, a utility
product, an energy service, an energy product, a
telecommunication service, a telecommunication product, a
bandwidth service, a bandwidth product, a debt product, a
credit product, a credit derivative product, a derivative,
an option, a future, a forward, a contract, and an account;
and

a transmitter, wherein the transmitter transmits the
at least one of a signal, a message, and a report, to a
communication device associated with [the] an individual.